

**Information to identify the case:**

Debtor 1	<u>Gloria A Burgess-Wilson</u>	Social Security number or ITIN	xxx-xx-2258
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-22988-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gloria A Burgess-Wilson  
aka Gloria Burgess, aka Gloria Wilson

11/13/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gloria A Burgess-Wilson  
Debtor

Case No. 19-22988-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:**

Recip ID	Recipient Name and Address
db	+ Gloria A Burgess-Wilson, 8 Highwoods Ave, Sicklerville, NJ 08081-5290
aty	+ Sokol Law Firm, 35 Kings Highway East, Haddonfield, NJ 08033-2009
r	+ Selina May-Harris, 513 South Lenola Road, Moorestown, NJ 08057-1550
518331422	+ American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542
518331436	+ RMS, 5010 linbar drive, suite 100, Nashville, TN 37211-5064
518406062	+ Renae Walker, 6052 Baltimore Avenue, 1st Floor, Philadelphia, Pennsylvania 19143-3103
518406063	+ Rosenbaum and Associates, PC, c/o Jeffrey Rosenbaum, Esq., 1818 Market Street Suite 3200, Philadelphia Pennsylvania 19103-3684

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: CollectionsDept@PFCU.COM	Nov 13 2024 20:53:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1003
518365567	EDI: PHINAMERI.COM	Nov 14 2024 01:33:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518331420	+ EDI: AARGON.COM	Nov 14 2024 01:33:00	Aargon Collection Agen, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4119
518447164	EDI: GMACFS.COM	Nov 14 2024 01:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518331421	+ EDI: GMACFS.COM	Nov 14 2024 01:33:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
518331424	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Bank/anntylr, Po Box 182273, Columbus, OH 43218-2273
518331425	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Bank/pier 1, Po Box 182789, Columbus, OH 43218-2789
518331426	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenitybank/jcrew, Po Box 182789, Columbus, OH 43218-2789
518331427	+ EDI: CCS.COM	Nov 14 2024 01:33:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518331431	EDI: CITICORP	Nov 14 2024 01:33:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
518449337	EDI: Q3G.COM	Nov 14 2024 01:33:00	Department Stores National Bank, c/o Quantum3

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Nov 13, 2024

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			Group LLC, PO Box 657, Kirkland, WA 98083-0657
518331429	+ EDI: MAXMSAIDV	Nov 14 2024 01:33:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518331433	+ EDI: PHINAMERI.COM	Nov 14 2024 01:33:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
518449359	EDI: MAXMSAIDV	Nov 14 2024 01:33:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518331434	+ Email/Text: bnc@nordstrom.com	Nov 13 2024 20:52:14	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
518446113	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Gap Visa Card, POB 41067, Norfolk VA 23541
518446328	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518331435	+ Email/Text: CollectionsDept@PFCU.COM	Nov 13 2024 20:53:00	Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
518433841	EDI: Q3G.COM	Nov 14 2024 01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518331437	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 13 2024 20:52:00	Specialized Loan Servi, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518331438	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 13 2024 20:54:00	Sps Select Portfolio Services, PO Box 65450, Salt Lake City, UT 84165-0450
518331439	+ EDI: SYNC	Nov 14 2024 01:33:00	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
518331440	+ EDI: SYNC	Nov 14 2024 01:33:00	Syncb/oldnav, Po Box 965005, Orlando, FL 32896-5005
518331441	+ EDI: SYNC	Nov 14 2024 01:33:00	Syncb/tjx Cos Dc, Po Box 965015, Orlando, FL 32896-5015
518333263	^ MEBN	Nov 13 2024 20:51:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518331442	+ Email/Text: BCN@timepayment.com	Nov 13 2024 20:54:00	Timepayment Corp, 1600 District Ave Ste 20, Burlington, MA 01803-5076
520333204	+ Email/Text: mtgbk@shellpointmtg.com	Nov 13 2024 20:52:00	U.S. Bank National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, U.S. Bank National Association, c/o Shellpoint Mortgage Servicing 29603-0826
520333203	+ Email/Text: mtgbk@shellpointmtg.com	Nov 13 2024 20:52:00	U.S. Bank National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518439809	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 13 2024 20:52:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518331432	EDI: USBANKARS.COM	Nov 14 2024 01:33:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
518393615	Email/Text: bankruptcy_notices@wgresorts.com	Nov 13 2024 20:52:00	Westgate Resorts, Ltd, 2801 Old Winter Garden Road, Ocoee, FL 34761
518331443	EDI: WFFC2	Nov 14 2024 01:33:00	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
518428566	EDI: WFFC2	Nov 14 2024 01:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0312-1

User: admin

Page 3 of 3

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518378228	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518331423	*+	American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542
518331428	*+	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518331430	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518522366	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor American Heritage Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor U.S. Bank National Association as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com
Michelle Lee	on behalf of Debtor Gloria A Burgess-Wilson bky@dilworthlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com
William J. Levant	on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com wlevant@gmail.com

TOTAL: 9